

Certificate Number: 15317-PAE-DE-033479129

Bankruptcy Case Number: 16-17060



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 29, 2019, at 10:37 o'clock AM PDT, Nicole Koutsouros completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 29, 2019 By: /s/Jerico Dable

Name: Jerico Dable

Title: Counselor